

# Flood insurance primer

By DAN O'DONNELL

This week the CTP received a press release from the Department of Homeland Security regarding flood insurance premiums and I was asked to decode it.

The good news is that, effective October 1, unincorporated Skagit County will enjoy a five percent reduction in flood insurance premiums.

The bad news is that the discount does not apply to LaConner.

LaConner is in Community Rating System 6, while the County is in CRS 5. The difference is based on changes in development codes.

In 2005 the LaConner Town Council chose not to adopt some of FEMA's more stringent recommendations for flood proofing in wetland areas, but the County did. The town has less than one acre of wetlands.

Some La Conner flood insurance statistics: On June 30, 2006, there were 166 flood insurance policies in town, with total coverage at \$29,934,900. The policy holders paid a total of \$115,628, or an average of \$696.55 per policy. Of the 353 structures in the flood plain, fewer than half carry flood insurance.

Since 1978, four flood damage claims have been submitted from LaConner. Two were approved with total compensation of \$2,664.54.

FEMA has not said when it will issue new flood insurance rate maps. In a Sept. 14 briefing a FEMA official made no prediction as to when the new

maps would be released, nor did he provide any information on expansion of the 100 year flood plain. He did promise to work with each community.

The delay is caused by a dispute over the hydrology of the Skagit River. The United States Geological Survey (USGS) provides flood frequency data to the U.S. Army Corps of Engineers, who then certify it to FEMA. That agency draws the maps and sets the rates.

Some experts want the USGS data to exclude four historic floods: 1897, 1909, 1917, and 1921. These very high volume floods occurred before the USGS installed scientific flood measuring stations in 1925. They were estimated from silt marks on trees and bridges, plus anecdotal evidence from early settlers and tribal elders. These four data points make the flood threat so high that flood protection measures would not be cost-effective.

Rep. Rick Larsen has asked the Chief Scientist for Hydrology at USGS headquarters to review a whitepaper on this subject prepared by Skagit citizen Larry Kunzler. (see [www.skagitriverhistory.com](http://www.skagitriverhistory.com).)

There may be a solution this fall.

Some residents think it would be prudent to re-install the ring dike that used to exist along the drainage ditch northeast of LaConner. Constructing our own dike would cost about \$100,000, or we could work with FEMA and the Corps to build a certified dike. That would cost about \$350,000, but with 65% federal funding and a state grant, it could

be attractive. The Town Council may address this idea in its 2007 budget deliberations.

**Upfront:** *The writer is a La Conner Town Councilman*